

NEW YEAR'S FINANCIAL RESOLUTIONS.

Most folks set resolutions at the start of a new year, whether it's to get healthier or just to be a kinder person. It's a great tradition. But don't forget your financial well being. Here are five goals that could help you get you ahead.

Set realistic financial goals.

Short of an unexpected windfall, setting realistic goals is a better way to achieve your optimum financial well being. For example, the goal of saving for your child's college education. To work toward that, consider cutting expenses or looking for ways to earn additional income. Another strategy would be to save more of your paycheck through automatic account transfers to a savings vehicle.

Get out of debt.

U.S. households with credit card debt owe an average of \$16,140. Though it's imperative to pay your bills each month, the debts with the highest interest rates, usually credit cards, should be a priority. Make a payment toward your credit card debt every pay period instead of waiting until the next monthly bill. Move your credit card debt to an Access Platinum card with a lower interest rate. Jan. 1 is the perfect day to take a make a change.

Cut expenses.

Review your bills. Do you need those premium cable channels? It may be cheaper to trade in a gas guzzler for something more fuel-efficient. An Access 90 Day No Payment Loan would let you use that money to pay down debt. Most of us don't use all the cell phone minutes we're allotted and could make do with a cheaper plan. Do you have a land line that you could do without? Paying too many banking fees? Let Access help you lower costs.

Plan for retirement.

If you start at 25 and save 15% of your earnings each year, Boston College's Center for Retirement Research says you'll be able to retire comfortably (replacing 70% of your annual income) at 62.

Create realistic and achievable goals. Take baby steps, trying to do too much all at once usually doesn't work. Remember that we are here to make sure you get the financial security you signed up for.



JASON ARMBRUSTER

joined Access CCU in February of 2016. He comes to Access with more than 15 years of financial leadership. Jason is the new Vice President of Sales and Service. He has a passion for team building and is giving meaning to our motto: *Get the financial security you signed up for.* It is great to have Jason on our team as we begin a new year of growth and progress.



LINDSAY EDWARDS

has successfully led the loan department for over four years with over nine years lending experience. She was most recently the lending manager and in May was promoted to Assistant Vice President of Lending. Lindsay is dedicated to helping our members achieve financial security through quality lending practices. Congratulations, Lindsay, on your hard earned success.



ACCESS ALL STARS

It is always nice to walk into our lobby and be recognized by name and to see a familiar and friendly face. For our members this face and sweet disposition belong to Cecile. She has been with the credit union for over one year and has made lifelong friends with coworkers and members. She is arguably one of the member's favorite tellers. Just to name a few of the great things that Cecile has been noticed for is her great capacity for caring. She runs to open doors for those that might need help. She always greets our members with a friendly smile as they walk in the door. There is no doubt that Cecile loves the credit union and its many members. Her great attitude and caring heart make her the Access All Star.

WINTER 2016 RATES

CERTIFICATES OF DEPOSIT

TERM	RATE	APY*
6-MONTH	0.35%	0.35%
12-MONTH	0.70%	0.70%
18-MONTH	0.75%	0.75%
24-MONTH	0.90%	0.90%
36-MONTH	1.29%	1.30%
48-MONTH	1.49%	1.50%
60-MONTH	1.59%	1.60%

MONEY MARKET ACCTS

TIER	RATE	APY*
\$2,500 – \$9,999	.25%	.25%
\$10,000 – \$24,999	.25%	.25%
\$25,000 – \$49,999	.35%	.35%
\$50,000 & OVER	.45%	.45%

*ANNUAL PERCENTAGE YIELD

IMPORTANT AUDIT INFORMATION

Please examine the enclosed statement carefully. If it is not correct, communicate any difference in writing to our auditors:

Connor, McMillon, Mitchell, Shennum, PLLC.
P.O. BOX 15650
Amarillo, TX 79105

If you do not reply, our auditors will consider this statement to be correct. Please do not send deposits or loan payments to the auditors address.

FINANCIAL FOOTNOTES

As of November 30, 2016

Total assets.....	\$113,679,000
Total deposits.....	\$95,895,000
Total loans.....	\$86,199,000
Net worth.....	14.4%



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Main Branch 6401 S. Bell / Amarillo, TX / 806.353.9999

Tascosa Branch 201 Tascosa Rd / Amarillo, TX / 806.242.4444

Paramount Branch 2531 Paramount / Amarillo, TX / 806.322.5020

Toll-free 800.687.2990 / accesscreditunion.com



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

ACCESS
COMMUNITY CREDIT UNION

WINTER
2016
NSIDER
ACCESS TO INFORMATION FOR MEMBERS ONLY

DID YOU GET ST. KNICKED UP THIS HOLIDAY SEASON?

It can be hard to recover from the holiday season. Those merchant credit card bills come and you wonder when you blacked out and went on a spending frenzy! The truth is those charges add up quickly and at twenty percent interest \$50 turns into \$500 with minimum payments. That's why we want to offer to "buy" your credit card. Let us buy you out of your current card and put it on one of our low rates cards with rates as low as 7.49% APR*. Start the year off right by putting yourself in a better financial position.

	Access Platinum MC	Other Cards
Low Interest Rates	7.49% – 8.69% APR*	11.9% – 29.99% APR*
Cash Advance Fee	0%	23.99% – 25.24% APR*
Balance Transfer Fee	0%	3% to 5% of balance
Penalty APR	No change in fee	28.99% > APR*

*Annual percentage rate. Subject to credit approval, terms and conditions.



CALLING ALL MEMBERS

Another year has flown by and it is time for our Annual Meeting Celebration again. It will be held at:

Access Community Credit Union
6401 S. Bell, April 4, 2017

Join us for a light lunch from 11:30 – 1:30 with door prizes – cash and giveaways – along with the election of Board Members.

Board of Director Nomination
Annual Meeting Celebration – April 4, 2017

Director Nominees for 2017 are:

Place 6 = Scott Davis
Place 7 = Kris Bosley

It will be the duty of the Nominating Committee to nominate at least one member for each board vacancy. Any member in good standing who meets eligibility requirements set forth by Access Community Credit Union may petition to be included on the ballot. The petition must be signed by a minimum of one percent (1%) of members eligible to vote as of year-end 2016. The petition must be submitted to the Nomination Committee by February 23, 2017 (40 days prior to the Annual Meeting). When only one member is nominated for each position to be filled, a voice vote (not by ballot) may be taken or the Chairman of the Board may declare each nominee elected by general consent or acclamation at the Annual Meeting. There will be no nominations from the floor. For more information or to file a petition contact Keith Watson, CEO/President, at 806-353-9999.

BOARD OF DIRECTORS

SCOTT DAVIS
Chairman

TODD CLARK
Vice Chairman

CHAD BROWN
Secretary

LOUISE ROSS
Treasurer

FREDA POWELL
Director

DALE HARPER
Director

DUANE RIPPERGER
Director

KRIS BOSLEY
Advisory Director

SCOTT ROSENBACH
Advisory Director